

‘Return to work’ benefits workers *and* employers

By Robert Malooly

A tire explodes and shatters a diesel mechanic’s wrist. A housekeeper working in a Washington resort falls and injures her back. An office worker traveling to a meeting suffers whiplash in a car crash.

Too injured to do their usual full-time jobs, all three workers face being away from work for months and great uncertainty about their future, right?

Wrong. It doesn’t have to be that way.

For the vast majority of workers’ compensation claims involving time off work, steps taken early in the claim process can speed a worker’s recovery and return to work. There are ways to get back on the job sooner, even if the injured worker isn’t well enough to fully do the job he or she had when injured.

These “return-to-work” options include working shorter hours, performing a different job temporarily or working with special equipment that compensates for physical limitations.

I think we all realize that preventing injuries should be the first priority. No one wants to see workers injured, in pain and potentially disabled. Also, nothing controls workers’ comp costs better than preventing the injuries that lead to claims. Clearly, safety is the best way to protect workers and control these costs.

We also need to provide medical services and workers’ compensation payments as long as necessary, when a worker suffers a severe injury that makes returning to work impossible in the short term.

However, for hundreds of injured workers, return-to-work options offer the best prescription for recovery and economic well-being – and the means for employers to actively control their workers’ comp claim costs and premiums.

Return to work simply means taking steps to help injured workers get back to work quickly, safely and, if necessary, with assistance. It takes a commitment. We’ve made that commitment at the Department of Labor and Industries, and we’re asking workers, employers and doctors to do the same.

When an injured worker has received “time-loss” benefits for 14 days, the claim is now assigned to a team of health-care and vocational specialists in a local L&I office. A team member calls the worker, employer and doctor to explain return-to-work options and to see whether the worker would benefit.

The team can pull together the right mix of services for a specific worker and employer. Sometimes, job-modification funds from L&I may be needed. These funds help an

employer cover the costs of changing a workstation to allow the injured worker to do his or her original job. “Loss of earning power” benefits may be available to a full-time employee who works part time during recovery.

In April and May, the first two months our “early return-to-work teams” operated, 174 injured workers successfully returned to work after early contact from L&I. Working together, L&I, workers, employers and doctors can achieve more of these successes.

To employers, I ask: If an injury occurs, and L&I or your employee’s doctor calls, take time to discuss that person’s job and what might be done to help him or her come back to work sooner. L&I vocational and health-care specialists are available to work with you to identify options. Better yet, develop a return-to-work strategy before you need it. It will help you control claims costs – and premiums.

Workers: I hope you know that time-loss benefits will never offset a full wage. For example, if you make \$2,513 a month, and you’re off work for two months, you would lose \$994 on workers’ comp. Returning to normal activities, including work, as quickly as medically possible is critical to your recovery and economic well-being. It also helps preserve your position, career advancement and any job benefits that you receive, such as health insurance or retirement.

Doctors: You have the most insight into what impedes a patient’s recovery and what work options are medically possible. We need your help and expertise to encourage injured workers and employers to focus on recovery and return to productivity. L&I has many resources to assist you, including nurse consultants, and information about working with us, employers and workers to create successful return-to-work outcomes.

Return to work is one of five high-priority projects L&I has undertaken this year to improve the workers’ compensation program. You can read more about these projects on our web site at www.LNI.wa.gov.

Now, back to the diesel mechanic, housekeeper and office worker. The mechanic and his employer devised a temporary job where he used his considerable expertise to provide technical advice to other mechanics and troubleshoot difficult mechanical problems – without hands-on work. The housekeeper worked part time doing the supervisory part of her job until she fully recovered. For the office worker, L&I provided an adjustable high-backed chair that supported her neck, allowing the muscles to gradually heal as she increased her work hours.

Without return-to-work assistance, none of the three could have returned to work as quickly.

Robert Malooly is the assistant director for insurance services at the Washington Department of Labor and Industries.